

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
SHELBY DIVISION

IN RE:

CASE NO: 14-40325

Paul William Mooney
Teresa LaVerne Mooney
SSN# : XXX-XX-8905
SSN# : XXX-XX-4322

AMENDED

TRUSTEE'S OBJECTION TO CLAIM

The undersigned Chapter 13 Trustee objects to the following proof of claim for the specific reason as set forth herein:

Trustee Claim #	Clerk Claim #	Creditor Name	Account Number	Filed Claim Amount	Amount Paid Through Plan	Claim Type
5	2	United Consumer Financial Services	4287	\$964.76	\$964.76	U-Unsecured

The debtor indicates that the property upon which the creditor claims a secured interest has been surrendered to the creditor. The claim should be stricken, and the creditor allowed 180 days from the date of the entry of the order within which to file a general unsecured deficiency claim.

The trustee's objection is intended to resolve the treatment of the claim under the Chapter 13 plan. It may not be determinative of the status of affected lien(s) upon discharge.

DATED: September 29, 2015

Steven G. Tate
Chapter 13 Trustee

UNITED STATES BANKRUPTCY COURT
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Paul William Mooney
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NOTICE OF OPPORTUNITY FOR HEARING

The Chapter 13 trustee has filed an objection to your claim in this bankruptcy case.

Your claim may be reduced, modified or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the court to eliminate or change your claim, then you or your attorney must file with the court a written response to the objection, explaining your position, and a request for a hearing by October 14, 2015 at the following address:

CLERK, U.S. BANKRUPTCY COURT
401 W Trade St Room 111
Charlotte, NC 28202

If you **mail** your response to the court for filing, you must mail it early enough for the court to **receive** it on or before the deadline stated above.

You must also mail a copy of your response to the debtors' attorney at the following mailing address:

ROBERT H LUTZ
Lutz Law Firm PLLC
310-8 E Graham St
Shelby, NC 28150

If you file a response, then a hearing on the trustee's objection will be held at the following time and place:

Date: November 20, 2015 Time: 9:30 AM

Location: Cleveland County Courthouse
Courtroom #5
100 Justice Place
Shelby, NC 28151

No hearing will be held unless a response is filed.

If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim.

Dated: September 29, 2015

Steven G. Tate
Chapter 13 Trustee
212 Cooper St
Statesville, NC 28677-5856
(704) 872-0068
general@ch13sta.com

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CERTIFICATE OF SERVICE

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on 9/30/2015.

A. Owens
Office of the Chapter 13 Trustee

Paul William Mooney, Teresa LaVerne Mooney, 3012 Charles Road, Shelby, NC 28152
UNITED CONSUMER FINANCIAL SERV, BASS & ASSOCIATES PC, 3936 E FT LOWELL ROAD STE 200, TUCSON, AZ 85712
United Consumer Financial Services, C/O Bass & Associates PC, 3936 E Ft Lowell Rd Ste 200, Tucson, AZ 85712-1083